

If you suffered losses from Hurricane Irene, you have probably had a difficult week of clean-up and recovery. Although you may still have hard work ahead, your country stands ready to help you: the Federal Emergency Management Agency (FEMA) has declared all 21 counties in New Jersey to be natural disaster areas, which means that you are now eligible to apply for federal disaster assistance.

If you incurred any uninsured costs because of Hurricane Irene – such as the costs to pump water out of your basement, to replace a water heater, to stay in temporary housing, or even the cost of unemployment while your office was flooded – I encourage you to apply, even if you are not sure whether you are eligible.

**The first step in the disaster relief process is to register with the FEMA as soon as possible.** You may register online at [www.disasterassistance.gov](http://www.disasterassistance.gov) or by calling 1-800-621-FEMA (3362) or TTY/TDD 1-800-462-7585 between 6 a.m. and 10 p.m.

**It is critical that you document your losses and any expenses incurred in your recovery.** Take pictures of any damaged belongings, and keep your receipts for any repairs. Although documenting your losses does not guarantee your eligibility for relief funds, the documentation may be required by FEMA or your homeowner's insurance company.

**If your insurance policy carries a separate, higher deductible for hurricane-related damage, there is good news.** The New Jersey State Department of Banking and Insurance [has determined that Irene was a tropical storm](#) – and not a hurricane – at the time of its landfall in New Jersey, so your insurer may not charge you the higher hurricane deductible.

Federal disaster assistance is most commonly provided through low-interest loans. Limited grants may be available; these will not pay for all of your storm-related losses but can help you to cover critical expenses that cannot be covered in other ways. Disaster assistance may include:

- **Rental payments for temporary housing** for those whose homes are unlivable. Initial assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.
  
- **Grants for home repairs and replacement of essential household items** not covered by insurance to make damaged dwellings safe, sanitary and functional.
  
- **Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs** not covered by insurance or other federal, state and charitable aid programs.
  
- **Unemployment payments up to 26 weeks** from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.
  
- **Low-interest loans to cover residential losses** not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance.
  
- **Loans up to \$2 million for small businesses**, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million.
  
- **Loans up to \$500,000 for farmers, ranchers and aquaculture operators** to cover production and property losses, excluding primary residence.

Other relief programs include counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; and advisory assistance for legal matters, veterans benefits, and Social Security. In the future, additional money will be provided to the state to

prevent future disasters, and I will continue to share information with you on the availability of these and other funds.

By way of reminder, the first step in applying for *any* of these programs is registering with FEMA at [www.disasterassistance.gov](http://www.disasterassistance.gov) . Once you have registered, you will have access to further information and applications for the programs listed above.

Please do not hesitate to call me at 1-87-RUSH-HOLT (1-877-874-4658) if you have questions. I hope that you and your family are safe and are making steady progress down the road to recovery.

Sincerely,

Rush Holt  
Member of Congress